

Certificate Number: 13858-PAM-DE-035080650

Bankruptcy Case Number: 15-04588



13858-PAM-DE-035080650

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 12, 2020, at 2:15 o'clock PM EST, Chad Anthony Lucabaugh completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 12, 2020 By: /s/Nicholas Vazquez

Name: Nicholas Vazquez

Title: Counselor